

CASE NO. CV20931842	D1 CM	SUMMONS NO. 41615608
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Rule 4 (B) Ohio

Rules of Civil
Procedure

SUMMONS

SEAN M. MARSHALL vs KEIS GEORGE LLP	PLAINTIFF DEFENDANT
--	--

KEIS GEORGE LLP
CO WILLIAM H. KEIS, JR. S/A
SUITE 800
55 PUBLIC SQUARE

CLEVELAND OH 44113

Said answer is required to be served on:



Plaintiff's Attorney

PATRICK D MILLER
2012 WEST 25TH ST 7001

CLEVELAND, OH 44113-0000

Case has been assigned to Judge:

STEVEN E GALL
**Do not contact judge. Judge's name is given for
attorney's reference only.**

DATE SENT
Apr 14, 2020

NAILAH K. BYRD
Clerk of the Court of Common Pleas

By _____
Deputy



COMPLAINT FILED 04/13/2020



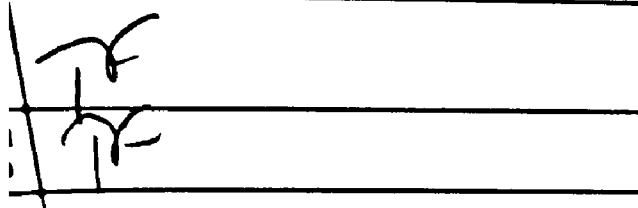


Date Produced: 04/27/2020

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NAILAH K. BYRD
CUYAHOGA COUNTY CLERK OF COURTS
1200 Ontario Street
Cleveland, Ohio 44113

Court of Common Pleas

New Case Electronically Filed: COMPLAINT
April 13, 2020 18:11

By: MATTHEW L. ALDEN 0065178

Confirmation Nbr. 1983987

SEAN M. MARSHALL

CV 20 931842

vs.

KEIS GEORGE LLP

Judge: STEVEN E. GALL

Pages Filed: 18

IN THE COURT OF COMMON PLEAS
CUYAHOGA COUNTY, OHIO
CIVIL DIVISION

Sean M. Marshall)	Case No.:
7280 Callow Road)	
Leroy, Ohio 44077-8870,)	Judge:
)	
Plaintiff,)	
)	Complaint for Money Damages and
v.)	Injunctive Relief
)	
Keis George LLP)	Jury Demand Endorsed Hereon
c/o William H. Keis, Jr. s/a)	
55 Public Square)	
Suite 800)	
Cleveland, Ohio 44113,)	
)	
Defendant.)	
)	

For his complaint against the Defendant Keis George LLP, Plaintiff Sean M. Marshall ("Marshall") states as follows:

Preliminary Statement

1. This is an action for actual, statutory and punitive damages brought by Marshall against Keis George LLP for its negligent, willful and knowing violations of the Fair Credit Reporting Act in connection with its unlawful, post-bankruptcy filing collection activity and unlawful accessing of Marshall's credit information subsequent to his bankruptcy discharge.

Jurisdiction and Venue

2. This Court has jurisdiction over this matter pursuant to 15 U.S.C. § 1681p. Venue in this county is proper because Keis George LLP transacts business in this county and part of the conduct complained of occurred in this county.

Parties

3. Marshall is an adult individual presently residing in Leroy, Ohio and is a "consumer" as

that term is defined in the Fair Credit Reporting Act.

4. Keis George LLP is an Ohio limited partnership with its principal place of business located in Cleveland, Ohio.

5. For the purposes of this complaint, unless otherwise indicated, “Keis George LLP” means all agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers of Keis George LLP.

Background

6. On August 28, 2018, Keis George LLP filed a civil lawsuit for money damages on behalf of Progressive Specialty Insurance Company against Marshall in the Shaker Heights Municipal Court, the “Shaker Heights litigation”. A true and accurate copy of the docket in *Progressive Specialty Insurance Company v. Wheeler, et al*, Case Number 18-CVE-01355 is attached to this Complaint as Exhibit A, Pages 1-2.

7. In the Shaker Heights litigation, Keis George LLP sought to enforce Progressive’s subrogation rights for a car accident involving a vehicle owned by Sean Marshall.

8. On February 4, 2019, Marshall filed for Chapter 7 Bankruptcy in the United States Bankruptcy Court for the Northern District of Ohio.

9. The case was docketed as *In re Sean M. Marshall*, Case No.: 19-10564.

10. A true and accurate copy of the Notice of Filing of Marshall’s bankruptcy case is attached to this Complaint as Exhibit A, Pages 3-4.

11. One of the debts included in Case Number 19-10564 was the claim for money asserted by Progressive in the Shaker Heights litigation.

12. Attached to this Complaint are true and accurate copies of pages 28 and 30 of Marshall’s Chapter 7 Bankruptcy petition, showing that Progressive was listed as an unsecured, non-priority

creditor and Keis George LLP was listed as the attorneys for Progressive.

13. As shown by the Shaker Heights Municipal Court docket, the Shaker Heights court notified Keis George LLP by an order dated February 8, 2019 that Marshall had filed for bankruptcy and that all further proceedings in that case was stayed. (Exhibit A, Page 2).

14. On May 15, 2019, the bankruptcy court issued an order granting Marshall a discharge of all the unsecured consumer debt he owed at that time, including the debt he owed Progressive and that Keis George LLP was attempting to collect in the Shaker Heights litigation.

15. The discharge order terminated any rights of Marshall's unsecured creditors to collect money he owed at that time, including the debt that Keis George LLP was attempting to collect.

16. Marshall never reaffirmed any of the unsecured debt discharged in Case No.: 19-10564.

17. Marshall received a full discharge of all his unsecured consumer debt, including any debt that Keis George LLP was attempting to collect on behalf of Progressive in the Shaker Heights litigation.

18. As of February 8, 2019, the date of the Stay order entered in the Shaker Heights litigation, and May 15, 2019, the date of the discharge order, Keis George LLP knew or should have known that Marshall was the debtor in a Chapter 7 bankruptcy case, that he was protected by the bankruptcy stay, that he was subsequently granted a discharge in the bankruptcy case and that he was protected from any direct or indirect collection acts whatsoever by virtue of the injunction provided under the bankruptcy code, specifically 11 U.S.C. § 524.

19. As May 15, 2019, Keis George LLP had no reason to access Marshall's credit reports or to conduct any collection activity with respect to him.

20. Despite the fact that Marshall discharged any debt for which Keis George LLP could be collecting and that was owed by Marshall prior to February 4, 2019, on February 6, 2019 and

August 11, 2019, Keis George LLP accessed the personal and confidential information contained in Marshall's TransUnion account without any permissible purpose and without Marshall's knowledge or consent.

21. Marshall had no reason to suspect that Keis George LLP had illegally pulled his personal and confidential TransUnion credit report until he obtained a copy of his TransUnion credit report dated January 21, 2020, which disclosed the illegal pulls and collection activity that occurred on February 6, 2019 and August 11, 2019. A true and accurate copy of the relevant portion of Marshall's January 21, 2020 TransUnion credit report is attached as Exhibit A, Page 10.

22. On February 6, 2019 and August 11, 2019, Keis George LLP represented to TransUnion that its requests for Marshall's personal and confidential credit information request was made for "account review" purposes and in order to conduct collection activity.

23. Marshall has not requested credit from or otherwise initiated any business relationship with Keis George LLP at any time prior to or subsequent to his bankruptcy filing.

24. After a reasonable time to conduct discovery, Marshall believes he can prove that all actions taken by Keis George LLP as described in this Complaint were taken willfully to invade his privacy without justification and with reckless disregard for Marshall's right to a fresh start under the Bankruptcy Code.

25. Creditors and debt collectors are desensitized to disputes over money and demands for payment.

26. Conflicts over money become routine and are handled in an assembly-line fashion.

27. For individuals that have been put through the rigors of a bankruptcy filing, however, the reality is starkly different.

28. As Judge Harris of the Northern District of Ohio Bankruptcy Court has noted, “[a] bankruptcy filing is a stressful and emotional event for an individual debtor.” *In re Docherty*, 2016 Bankr. Lexis 511, *35 (N.D. Oh. Bankr. 2016).

29. The filing of a Chapter 7 bankruptcy case involves putting out into the public record numerous details about a set of circumstances that have led to financial failure.

30. The reasons vary, but usually involve divorce, job loss, a serious medical issue, unmanageable student loans, poor judgment, or some combination of all or part of these factors. It is a truly unpleasant experience that most people are eager to put behind them.

31. Marshall is justifiably upset that, after all he went through to get past a depressing episode in his life, Keis George LLP is trying to deny him the fresh start he thought the discharge order in his case had obtained for him.

32. Marshall reasonably fears that, absent this Court’s intervention, Keis George LLP will:

- a. continue to illegally access his personal, private and financial information;
- b. ultimately attempt to seek payment from him on a discharged debt; and
- c. ultimately cause harm to his credit or otherwise harm him economically.

33. Because of the actions taken by Keis George LLP in conducting post-filing and post-discharge account reviews that lacked any legitimate purpose, Marshall was forced to hire an attorney and his damages include reasonable attorney fees incurred in pre-suit representation and prosecuting this case.

Claim No. 1: Violation of 15 U.S.C. § 1681n

34. All prior paragraphs are incorporated into this claim by reference.

35. Keis George LLP is a furnisher and user of consumer credit information.

36. After filing for bankruptcy and receiving his discharge, at no time did Marshall apply for

credit from Keis George LLP.

37. Upon information and belief, Keis George LLP knowingly and willfully requested and obtained Marshall's consumer report from TransUnion despite having actual knowledge that Marshall's obligation on any prepetition, unsecured non-priority debt owed to Progressive was stayed as of February 4, 2019 and discharged as of May 15, 2019.

38. Keis George LLP lacked any permissible purpose in conducting "account reviews" or in obtaining Marshall's personal credit information after he filed for bankruptcy on February 4, 2019 and received his bankruptcy discharge in Case Number 19-10564.

39. Keis George LLP knowingly and willfully obtained Marshall's information from TransUnion under false pretenses.

40. As a direct and proximate result of Keis George LLP's violations of the Fair Credit Reporting Act, Plaintiff has suffered and will continue to suffer considerable harm and injury including, but not limited to, mental distress and emotional anguish stemming from the ongoing invasion of his privacy, entitling Plaintiff to an award of actual damages in an amount to be proven at trial, plus attorneys' fees together with the costs of this action pursuant to 15 U.S.C. § 1681n.

41. Additionally, the harm suffered by Marshall is attended by circumstances of fraud and willful misconduct, entitling Plaintiff to punitive damages pursuant to 15 U.S.C. § 1681n(a)(2).

Claim No. 2: Violation of 15 U.S.C. § 1681o

42. All prior paragraphs are incorporated into this claim by reference.

43. Keis George LLP is a furnisher and user of consumer credit information.

44. After filing for bankruptcy and receiving his discharge, at no time did Marshall apply for credit from Keis George LLP.

45. Upon information and belief, Keis George LLP negligently requested and obtained Plaintiff's consumer report from TransUnion.

46. Keis George LLP lacked any permissible purpose in conducting "account reviews" or in obtaining Marshall's personal credit information after he filed for bankruptcy and received his bankruptcy discharge in Case Number 19-10564.

47. Keis George LLP negligently obtained Marshall's information from TransUnion under false pretenses.

48. After a reasonable time to conduct discovery, Marshall believes he can prove that Keis George LLP is engaged in a pattern and practice of unlawful behavior with respect to the accessing of consumer reports on individuals who have filed for bankruptcy and have received a discharge in bankruptcy.

49. As a direct and proximate result of Keis George LLP's violations of the Fair Credit Reporting Act, Plaintiff has suffered and will continue to suffer considerable harm and injury including, but not limited to, mental distress and emotional anguish stemming from the ongoing invasion of his privacy, entitling Plaintiff to an award of actual damages in an amount to be proven at trial, plus attorneys' fees together with the costs of this action pursuant to 15 U.S.C. § 1681o(a)(1) & (2).

Prayer for Relief

Wherefore, Plaintiff Sean M. Marshall prays for judgment against Defendant Keis George LLP as follows:

1. An award of actual damages in such amounts to be proved at trial in excess of \$25,000.00, pursuant to 15 U.S.C. §§ 1681n(a)(1) & 1681o(a)(1);
2. An award of statutory damages pursuant to 15 U.S.C. § 1681n(a)(1);

3. An award of punitive damages, in excess of \$25,000.00, pursuant to 15 U.S.C. § 1681n(a)(2);
4. For pre-judgment and post-judgment interest;
5. Costs and reasonable attorneys' fees pursuant to 15 U.S.C. §§ 1681n(a)(3) & 1681o(a)(2); and
6. All other legal or equitable relief to which Plaintiff may be entitled.

Demand for A Jury Trial

Pursuant to Oh. R. Civ. P. 38, Plaintiff demands a trial by jury on all issues of fact.

Respectfully submitted,

/s/ Matthew L. Alden

Matthew L. Alden (0065178)

Patrick D. Miller (0088408)

Luftman, Heck & Associates LLP

2012 West 25th Street, Suite 701

Cleveland, Ohio 44113-4131

Phone: 216-586-6600

Fax: 216-539-9326

malden@lawlh.com

pmiller@lawlh.com

Counsel for Plaintiff Sean M. Marshall



Shaker Heights Municipal Court

[Judge's Bio](#)
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Shaker Heights Municipal Court - Civil Case Summary

General Information

Case Number : 18CVE01355

Case Name : PROGRESSIVE SPECIALTY INSURANCE COMPANY v. SHONA MARIA WHEELER, et al.

Date Filed : 8/28/2018

Case Status : Open

Municipality : PEPPER PIKE

Parties

Party Type	Party Name	Party Address	Attorney Info
Plaintiff	(No Business Name)	P.O. BOX 512929 LOS ANGELES, CA 90051 7280 CALLOW ROAD	O'MALLEY, PATRICK 216-241-4100
Defendant	SHONA MARIA WHEELER	PAINESVILLE, OH 44077-8870 7280 CALLOW ROAD	
Defendant	SEAN M. MARSHALL	PAINESVILLE, OH 44077-8870	

Claims/Judgments

Claim Number	Claim Description	Date Filed	Claim Type	Prayer Amount
1	PROGRESSIVE SPECIALTY INSURANCE COMPANY v. SHONA MARIA WHEELER, et al.	8/28/2018	Original Claim - Claim between plaintiff(s) and defendant(s)	\$3,435.69
Judgment Number	Judgment	Judgment Date	Judgment Amount	
1	DEFAULT	12/5/2018	\$3,435.69	

Docket Information

Click on entry text to view the full entry.

Entry Date	Entry Text
8/28/2018	Original Claim for \$3435.69 Filed, PROGRESSIVE SPECIALTY INS
8/28/2018	Paid \$26.00 for Cost/Ohio Legal Aid - Civil receipt# 20183
8/28/2018	Paid \$77.00 for Cost/Civil Filing Fee receipt# 2018385909
8/28/2018	Paid \$12.00 for Cost/ADR Fee receipt# 2018385909 by PATRIC
8/28/2018	Paid \$5.00 for Cost/Capital Improvements-Civil receipt# 20
8/28/2018	Paid \$3.00 for Cost/Computer Legal Research receipt# 20183
8/28/2018	Paid \$22.00 for Cost/Civil Costs-Deposit receipt# 20183859
8/28/2018	113-Summons notice issued to SHONA MARIA WHEELER via Certifi
8/28/2018	113-Summons notice issued to SEAN M. MARSHALL via Certified
9/11/2018	Service for 113-Summons to SHONA MARIA WHEELER sent via Cert
9/11/2018	Service for 113-Summons to SEAN M. MARSHALL sent via Certifi
9/11/2018	PC-UNCLAIMED MAIL Notice sent to PATRICK J O'MALLEY
9/18/2018	Written REQUEST FOR REGULAR MAIL filed by PROGRESSIVE SPECI
9/18/2018	Paid \$20.00 for Cost/Motion receipt# 2018386310 by PATRICK
9/18/2018	113-Summons notice issued to SEAN M. MARSHALL via Regular Ma
9/18/2018	Service for 113-Summons to SEAN M. MARSHALL sent via Regular
9/18/2018	Written REQUEST FOR REGULAR MAIL filed by PROGRESSIVE SPECI

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9/18/2018 Paid \$20.00 for Cost/Motion receipt# 2018386311 by PATRICK
 9/18/2018 113-Summons notice issued to SHONA MARIA WHEELER via Regular
 9/18/2018 Service for 113-Summons to SHONA MARIA WHEELER sent via Regu
 11/20/2018 Written MOTION FOR DEFAULT JUDGMENT filed by PROGRESSIVE SP
 11/20/2018 Paid \$20.00 for Cost/Motion for Default Judgment receipt#
 12/5/2018 SEE JUDGMENT ENTRY: Judgment be and hereby is rendered agai
 12/5/2018 Mailing Notice Notice sent to SEAN M. MARSHALL
 12/5/2018 Mailing Notice Notice sent to PATRICK J O'MALLEY
 12/5/2018 Mailing Notice Notice sent to SHONA MARIA WHEELER
 12/18/2018 Written CERTIFIED COPY OF JUDGMENT ENTRY filed by PROGRESSI
 12/18/2018 Paid \$10.00 for Cost/Certified Copy receipt# 2018388221 by
 12/18/2018 Certified Copy of the Judgment Entry mailed to Plaintiff's A
 1/14/2019 Written CERT OF JUDG TRANS/LIEN filed by PROGRESSIVE SPECIA
 1/14/2019 Paid \$15.00 for Cost/Certificates receipt# 2019388706 by P
 1/14/2019 119-CERTIFICATE/LIEN Notice sent to PATRICK J O'MALLEY
 2/7/2019 NOTICE OF BANKRUPTCY STAY AS TO SEAN MARSHALL ONLY FILED BY
 2/8/2019 BANKRUPTCY STAY ORDER: The defendant's suggestion of stay i
 2/8/2019 Mailing Notice Notice sent to PATRICK J O'MALLEY
 2/8/2019 Mailing Notice Notice sent to SHONA MARIA WHEELER
 2/8/2019 Mailing Notice Notice sent to SEAN M. MARSHALL
 2/25/2019 LIEN NUMBER RECEIVED - JL 19881120

Financials

Amount Paid	Date Paid	Paid By	Receipt Number	Date Disbursed	Court Check Number	Paid To
\$26.00	8/28/2018	PATRICK J O'MALLEY	2018385909			
\$77.00	8/28/2018	PATRICK J O'MALLEY	2018385909			
\$12.00	8/28/2018	PATRICK J O'MALLEY	2018385909			
\$5.00	8/28/2018	PATRICK J O'MALLEY	2018385909			
\$3.00	8/28/2018	PATRICK J O'MALLEY	2018385909			
\$22.00	8/28/2018	PATRICK J O'MALLEY	2018385909			
\$20.00	9/18/2018	PATRICK J O'MALLEY	2018386310			
\$20.00	9/18/2018	PATRICK J O'MALLEY	2018386311			
\$20.00	11/20/2018	PATRICK J O'MALLEY	2018387654			
\$10.00	12/18/2018	PATRICK J O'MALLEY	2018388221			
\$15.00	1/14/2019	PATRICK J O'MALLEY	2019388706			

United States Bankruptcy Court
Northern District of Ohio

Notice of Bankruptcy Case Filing

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 7 of the United States Bankruptcy Code, entered on 02/04/2019 at 8:25 PM and filed on 02/04/2019.

FILED
02/04/2019
8:25 PM

Sean M. Marshall
7280 Callow Road
Leroy, OH 44077
SSN / ITIN: xxx-xx-4693

The case was filed by the debtor's attorney: The bankruptcy trustee is:

Matthew Alden
2012 West 25th Street
Suite 701
Cleveland, OH 44113
216-586-6600

David O. Simon, Trustee
55 Public Square
Suite 2100
Cleveland, OH 44113-1902
(216) 621-6201

The case was assigned case number 19-10564-jps to Judge JESSICA E. PRICE SMITH.

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available via the **PACER** system at <https://www.ohnb.uscourts.gov> (registration required) or at the Clerk's Office, United States Bankruptcy Court, Howard M. Metzenbaum U.S. Courthouse, 201 Superior Avenue, Cleveland, OH 44114-1235 between the hours of 9:00 AM - 4:00 PM.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

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Josiah C. Sell
Clerk, U.S. Bankruptcy
Court

PACER Service Center			
Transaction Receipt			
04/13/2020 16:22:02			
PACER Login:	mla8918422:2705581:0	Client Code:	19-bk-10564
Description:	Notice of Filing	Search Criteria:	19-10564-jps
Billable Pages:	1	Cost:	0.10

Debtor 1

Sean M. Marshall

First Name

Middle Name

Last Name

Case number (if known)

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.10 NCB Management Services Nonpriority Creditor's Name 1 Allied Drive Number Street Trevoze PA 19053 City State ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 1000 When was the debt incurred? 2015 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collecting for Santander Consumer USA	Total claim \$6,400.00
--	---	----------------------------------

4.11 Progressive Specialty Insurance Company Nonpriority Creditor's Name P.O. Box 512929 Number Street Los Angeles CA 90051 City State ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Car Accident Balance	\$3,435.69
---	--	------------

4.12 Trius Federal Credit Union Nonpriority Creditor's Name 2915 2nd Ave Number Street Kearney NE 68847 City State ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 3701 When was the debt incurred? 2013 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Deficiency Balance	\$2,681.00
---	--	------------

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Exhibit A, Page 5

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Keis George LLP

Name

55 Public Square

Number Street

Cleveland

OH

44113

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.11 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 6723

Santander Consumer USA

Name

PO Box 961245

Number Street

Fort Worth

TX

76161-12

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number

Yale Levy, Esq

Name

4645 Executive Drive

Number Street

Columbus

OH

43220

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number

Name

Number Street

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number

Name

Number Street

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number

Name

Number Street

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number

Name

Number Street

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number

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United States Bankruptcy Court
Northern District of OhioIn re:
Sean M. Marshall
DebtorCase No. 19-10564-jps
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 18

Date Rcvd: May 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2019.

db
25866114 +Sean M. Marshall, 7280 Callow Road, Leroy, OH 44077-8870
25866115 +EMP of Lake County, LTD, PO Box 14099, Belfast, ME 04915-4034
+First Federal Credit & Collections, 24700 Chagrin Boulevard, Ste 205,
Beachwood, OH 44122-5662
25866116 +Keis George LLP, 55 Public Square, Cleveland, OH 44113-1909
25866117 +Lake Animal Hospital, 1777 Mentor Avenue, Painesville, OH 44077-1497
25866118 +Lake Health, PO Box 9800, Coral Springs, FL 33075-0800
25866119 +May D. Marshall, 7280 Callow Road, Leroy, OH 44077-8870
25866120 +Mentor Nissan, 6960 Center Road, Mentor, OH 44060-4931
25866121 +NCB Management Services, 1 Allied Drive, Trevoise, PA 19053-6945
25866122 +Progressive Specialty Insurance Company, P.O. Box 512929, Los Angeles, CA 90051-0929
25866126 +Yale Levy, Esq, 4645 Executive Drive, Columbus, OH 43220-3601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

EDI: QDOSIMON.COM May 17 2019 02:48:00 David O. Simon, Trustee, 55 Public Square,
Suite 2100, Cleveland, OH 44113-1902
ust +E-mail/Text: ustregion09.cl.ecf@usdoj.gov May 16 2019 23:24:49 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
25866112 +EDI: CAPITALONE.COM May 17 2019 02:48:00 Capital One Bank, Attn: Bankruptcy,
PO Box 30285, Salt Lake City, UT 84130-0285
25866113 +E-mail/Text: bankruptcy@consumerportfolio.com May 16 2019 23:26:21
Consumer Portfolio Services, Asset Recovery Department, Po Box 57071,
Irvine, CA 92619-7071
25866123 +EDI: DRIV.COM May 17 2019 02:48:00 Santander Consumer USA, PO Box 961245,
Fort Worth, TX 76161-0244
25866124 +E-mail/Text: tracy.palmieri@triusfcu.com May 16 2019 23:26:16 Trius Federal Credit Union,
2915 2nd Ave, Kearney, NE 68847-3519
25866125 +EDI: VERIZONCOMB.COM May 17 2019 02:48:00 Verizon, 2 Verizon Place,
Alpharetta, GA 30004-8510

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2019 at the address(es) listed below:

David O. Simon, Trustee david@simonlpa.com, dosimon@ecf.axosfs.com
Matthew Alden on behalf of Debtor Sean M. Marshall malden@lawlh.com,
malden@ecf.inforuptcy.com;lsekanic@lawlh.com;arichmond@lawlh.com

TOTAL: 2

Information to identify the case:Debtor 1 **Sean M. Marshall**Social Security number or ITIN **xxx-xx-4693**

First Name Middle Name Last Name

EIN -- -

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN -- -

United States Bankruptcy Court **Northern District of Ohio**Case number: **19-10564-jps****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sean M. Marshall

5/15/19**By the court:** JESSICA E. PRICE SMITH
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Regular Inquiries

Promotional Inquiries

Account Review Inquiries

106723 CAM D2 via KEIS GEORGE LLP (55 PUBLIC SQUARE, SUITE 800, CLEVELAND, OH 44113, (216) 658-1598)

Permissible Purpose: COLLECTION

Requested On: 08/11/2019, 02/06/2019, 01/31/2019

Electronically Filed 04/13/2020 18:11 / / CV 20 931842 / Confirmation Nbr. 1983987 / CLLMD

To dispute online go to: <http://transunion.com/disputeonline>

Exhibit A, Page 10

P BHRY1-002 01053-I012630 06/1